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ABSTRACT

This competency-based secondary learning guide on managing individual and family resources is part of a series that are adaptations of guides developed for adult consumer and homemaking education programs. The guides provide students with experiences that help them learn to do the following: make decisions; use creative approaches to solve problems; establish personal goals; communicate effectively; and apply management skills to situations faced as an individual, family member, student, and worker. Each learning guide includes the following sections: a general introduction and guidelines for using the material; a checklist for users for advance planning; introduction to the guide; specified competencies, with student outcomes/evaluations, definitions, key ideas, teacher strategies/methods, suggested student activities, sample assessments, and supplementary resources. Four competencies are addressed: (1) determine the resources available to self and family; (2) describe how the management of resources affects achievement of goals; (3) analyze lifestyle patterns to determine how resources may be used; and (4) plan strategies and practices to determine how resources may be used to yield greater satisfaction. Twenty-eight supplements contain information and activity sheets on the following: types of resources, values, personal goals, analyzing lifestyle patterns, use of money, making decisions, consumer decisions, increasing resources, spending plans, time use, and energy level. A bibliography contains 23 resources. (KC)

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Managing Individual and Family Resources

CE070 227

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PROJECT CONNECT SECONDARY GUIDE FOR CONSUMER & HOMEMAKING EDUCATION

Illinois State Board of Education
Department of Adult, Vocational and Technical Education
Carl D. Perkins Vocational and Applied Technology Education Act of 1990

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General Guidelines

The terms "teacher" and "student" are used throughout to describe the instructor and participants.

STRATEGIES (for teachers) and ACTIVITIES (for students) as stated in the guide are not always parallel to the numbering system.

Teachers need to carry out preassessment activities to determine level of student competency. Previous work or educational experiences may be such that the teacher will choose not to do some of the competencies.

Key to Symbols – The following symbols are used throughout the guides to designate enhancement activities:

related basic skills, giving particular attention to language arts and mathematics

related decision-making and problem-solving skills, including the application and transferability of these skills to personal, family, and work responsibilities to be demonstrated

enrichment activities according to student abilities and experiences

interrelationship of concepts to personal, family, and work

influence of technology on the subject matter, application of knowledge, and related work

pre- and/or posttest assessment activities

Checklist for Users

Before addressing any of the competencies, the teacher should check in advance to see what materials or preparations are needed.

Competency #1 – Determine the resources available to self and family.

_____Have a local telephone book available to help identify agencies and services assisting people with the use of resources.

_____ Duplicate Supplement 1, "Types of Resources."

_____ Duplicate Supplement 2, "Our Family Resources," to discuss resources available to families.

_____Have magazines available to make a collage (Activity 2).

_____Duplicate Supplements 3, "My Personal Resource Bank—Today," and 4, "Resources To Use."

_____Duplicate Supplement 5, "Matching Resources." (Answers for Supplement 5 are 1-H; 2-C; 3-F; 4-D, C, or H; 5-I; 6-G; 7-E; 8-A; 9-J; 10-B.)

_____Duplicate Supplement 6, "Resources," as needed for Activity 8.

Competency #2 – Describe how the management of resources affects achievement of goals.

_____Duplicate Supplement 7, "What Do I Value?," to assess students' values.

_____Invite a social worker in to discuss common problems families have and how families are helped to manage their resources.

_____Have magazines available to make a collage of short- and long-term goals (Activity 3).

_____A bulletin board or display may be developed to display goal examples.

_____Duplicate Supplements 8, "Personal Goals," 9, "Case Study," 10, "Kyle and Dominique," and 12, "Using Your Resources."

_____Duplicate Supplement 11, "Shopping Trip," as needed for students to plan the accomplishment of goals. (Answers for Supplement 11 are 12, 10, 4, 1, 6, 3, 7, 9, 13, 14, 2, 5, 8, 11.)

Competency #3 – Analyze lifestyle patterns to determine how resources may be used.

_____Duplicate Supplement 13, "Use of Money," for discussion of lifestyle patterns.

_____Duplicate or make an overhead transparency of Supplement 14, "Stages in Family Life Cycle," as needed for discussion of the stages of the life cycle relating to needs, wants, and resource use (Method 6).

_____Duplicate Supplement 15, "If I Had . . .," as needed for Activity 1.

_____Duplicate Supplement 16, "Case Studies," as needed for Activity 3.

_____Magazines or newspapers may need to be made available to students for Activities 5 and 7.

_____Duplicate Supplement 17, "Lifestyle Studies," as needed for Activity 6, which is related to lifestyles and resource use.

Competency #4 – Plan strategies and practices to determine how resources may be used to yield greater satisfaction.

_____Duplicate Supplement 18, "Resource Use," as needed for discussion on resource use.

_____Duplicate Supplement 19, "Making a Decision," as needed as a handout to illustrate considerations in decision making (Method 4).

_____Duplicate or make an overhead transparency of Supplement 20, "Ways People Make Consumer Decisions" (Method 2).

_____Duplicate Supplements 21, "Increasing Your Resources," and 22, "Climb the Stairway," as needed.

_____Duplicate Supplement 23, "Maria's Decisions," for Activity 1.

_____Duplicate Supplement 24, "Decision Making for Liz," for Activity 2.

_____Duplicate Supplement 25, "Resources To Manage," as needed to identify ways to conserve for Activity 6.

_____Duplicate Supplements 26, "Reasons for a Spending Plan," and 27, "Time-Use Record," as needed.

_____Duplicate Supplement 28, "Energy Graph," to aid in graphing energy levels for Activity 11.

Introduction

People look for ways to make their lives better. How one manages resources such as money, time, energy, knowledge, equipment, and skills can make a difference in how much one can accomplish and enjoy life. Every person has a unique set of resources and ways of using those resources. Whether it is time or money, energy or possessions, people often have difficulty balancing resources against needs and wants.

People need to understand the relationships of values and goals and management concepts. Goals are based on values. Decision making is found in all aspects of management. The best decisions on important matters are usually based on one's values and available resources. Because most resources are limited, a person must carefully choose which resources to use and how to use them. Principles of resource use are emphasized in this unit. The application of the decision-making process and the principles of resource use become very important if one wishes to achieve greater satisfaction in life. How people consume resources today depends upon the values they have learned. As times have changed, new values and resources are causing changes for all.

A person's lifestyle is influenced by his/her values and goals. Whichever lifestyle one chooses, values and goals affect resources.

As a person progresses through the various stages in the life cycle, many changes occur. These changes include the quality and quantity of available resources. Changes in one's value system also influence an individual's decisions and resource use.

Individuals and families are constantly affected by changes around them. Resources available to help families cope depend upon the stage in the family life cycle and the composition of the family. Pooling resources and sharing responsibilities are important management strategies in the accomplishment of family goals.

COMPETENCY ONE

Determine the Resources Available to Self and Family.

Student Outcomes

- Using listings provided, give examples of types of resources available.
- Given problem situations, describe ways to use resources.
- Given resource examples, determine how to develop these resources.
- Identify agencies that can provide resources for self and family.

Definitions

resources	– tangible and intangible (e.g., human, material) things used to reach goals and get what is needed; what people use to meet needs and satisfy wants
human resources	– traits or qualities found within a person (e.g., time, energy, abilities, knowledge, health, skills)
nonhuman resources	– things and conditions outside a person (e.g., money, tools, equipment, possessions)

Key Ideas

Everyone has *some* resources to use in order to achieve goals and get what he/she needs and wants, but not everyone has all the resources required. Some people have more resources available to them than others.

All resources are limited; some may be scarce. One needs to be aware of which resources are limited.

How many resources a person has may not be as important as how well a person manages what he/she has.

There is no one right way to use resources.

When deciding what resources to use in any situation, a person should compare the gains and losses if using each resource.

Resources may be human or nonhuman (material). Both kinds of resources can be used to meet family needs and wants.

Resources

Human		Nonhuman	
Time	Skills	Money	Possessions
Abilities	Talents	Tools	Equipment
Interests	Knowledge	Media	Property
Experiences	Health	Credit	Outside resources
Energy	Other people		
Personal qualities			

Resources can be increased by

- developing skills (abilities one has to do things).
- increasing knowledge.
- maintaining good health and a high-energy level.
- using tools.
- using resources wisely (such as time).
- substituting one resource for another.
- maintaining positive attitudes.

Teacher Strategies/Methods

1. Define a resource and what is meant by managing resources (see Definitions). Stress that while everyone has resources, not everyone's resources are the same. Emphasize that sometimes the number of resources a person has may not be as important as how well that person manages his/her resources.

2. Assess students' comprehension of a resource by asking students to identify some resources they have. Determine what and how much emphasis to give to topics. This also may serve as a self-discovery of personal resources for the students.

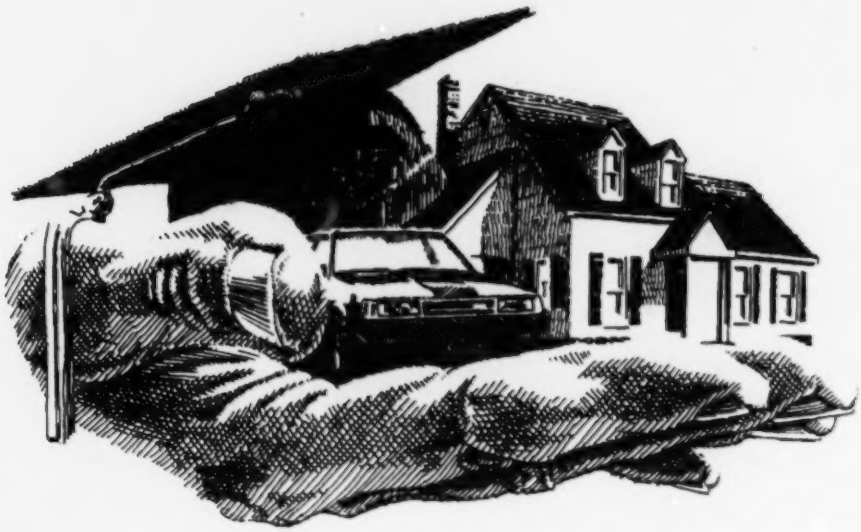
3. Using Supplement 1, "Types of Resources," discuss types of resources as human or nonhuman. Stress that not everyone has all the resources listed. Have students identify which resources they now have and which they would like to have. This may lead to identifying sources of information for locating resources and a discussion of what students could do to get those resources.

4. Emphasize the value of managing one's resources (getting the most out of one's resources).

5. Discuss with students the principle of resource substitution (e.g., there are resources to use in place of money such as borrowing an outfit from a friend instead of buying one). People can exchange resources with each other as well (e.g., one person may repair a garment in exchange for another person fixing his/her dripping faucet).

6. Identify resources that can be developed or increased. Stress that knowledge is information a person has acquired. As he/she acquires more information, his/her knowledge resource increases. People can obtain information from other people, books, newspapers, and schools.

7. Using Supplement 2, "Our Family Resources," discuss with students the resources available to families (as opposed to individuals). Emphasize that as family members pool their resources, the available resources increase.



Suggested Student Activities

1. After determining the meaning of resources, brainstorm a list of available resources.

2. Make a collage or bulletin board of pictures from various magazines which illustrates different resources that people have (e.g., a picture of a person riding a bike to illustrate energy as a resource).

3. Using Supplement 3, "My Personal Resource Bank—Today," list resources for the given categories. Share ideas on how or where to get other resources. If appropriate, determine common and uncommon resources in the group and how to use them to meet individual or family needs.

4. Using Supplement 4, "Resources To Use," list six resources personally used, a brief description of the activity in which those resources were used, and the type of resource.

5. Identify a situation in which resources were used. Discuss ways in which these resources were used. Identify the pros and cons of using the resource. Determine changes that could be made to increase the value of the resources used (e.g., Dinner for a family has been purchased at a fast food restaurant. **Pro**: Saves time and energy. **Con**: Expensive, possibly unhealthy. **Changes**: Could have prepared meal at home. This would save money and could improve nutrition but may spend time and energy.) This activity can be taken a step further by determining how resources might be conserved (e.g., buy already made dinner rolls to conserve time and energy; have children help with food preparation, setting table, and clean up).

6. Using Supplement 5, "Matching Resources," match the descriptions with the correct terms. Answer key can be found in Checklist for Users.

7. Identify resources (other than money) that can be used for the following:

   - car maintenance/oil changes (learn how to do it; have friend do it)
   - need a haircut (have friend do it; volunteer oneself at a beauty/barber school)
   - need a dress/suit for work (make it yourself; borrow from a friend)

8. The word "RESOURCES" could be written vertically on a sheet of paper or use Supplement 6. Next to each letter, fill in with one word a resource known to yourself and your family. Explain how that resource could be used. For example:

   R eading (increase knowledge)
   E nergy
   S kills (cooking, car repair)
   O rganization skills (planning)
   U nemployment benefits
   R ecreation centers
   C redit (charge accounts)
   E quipment (sewing machine, tools)
   S chool

9. Name a resource that the students would like to expand. Write it on a piece of paper and put it in a container. Draw and have classmates suggest different ways of developing that resource.

10. Identify agencies that exist in the region or community that can help with resource use (e.g., agencies that provide transportation, child care, education, or equipment).

Sample Assessments

Knowledge

1. Using Supplement 3, "My Personal Resource Bank—Today," list resources.

2. Complete Supplement 5, "Matching Resources," and match the description with the correct term.

3. Create a list of example resources under the categories of "money, possessions, tools, time, skills and abilities, talents, knowledge, credit, outside resources, personal qualities, other people, health, experiences, and energy." From this mixed list of resources, label each example resource as "human" or "nonhuman."

Application

1. Complete Supplement 4, "Resources To Use," listing examples of resources, how the resources could be used, and whether the resources are human or nonhuman.

2. Survey classmates to identify areas of needed assistance (related to resources). Using the telephone book, identify individuals and agencies that could provide assistance.

3. Create a "quiz bowl" game on the topic of personal resources. Gather questions from classmates as a review of Competency One. Create a game format and award prizes for the winner.

4. Complete Activity 9.

Supplementary Resources

Book

Wehlage, N. (1994). *Goals for living: Managing your resources.* (See Bibliography.) A comprehensive text that addresses the management and the use of resources to reach 31 goals.

Curriculum

High school financial planning program. (1994). A six-unit course that acquaints high-school-age youth with basic financial management concepts and illustrates how these concepts apply to everyday life. Available from National Endowment for Financial Education, 4965 S. Monaco Street, Denver, CO 80237. (303) 220-1200. Purchase price: Free.

Handbooks

Consumer information catalog. (latest edition). Catalog of free/low cost federal publications of consumer interest. Available from Consumer Information Center, Pueblo, CO 81009. Purchase price: Free.

Consumer's resource handbook. (1994 or latest edition). Gives consumer guidelines and a list of agencies and addresses. Available from Consumer Information Center, Pueblo, CO 81009. Purchase price: Free.

Newsletter

ACCI Newsletter. Lists resources available. Some of the sources have free or low cost publications. Published bi-monthly. Available from American Council on Consumer Interests, 240 Stanley Hall, University of Missouri, Columbia, MO 65211. (Write for cost information.)

SUPPLEMENT 1

Types of Resources

HUMAN	NONHUMAN
Time	Money
Skills and abilities	Possessions*
Talents	Tools
Interests	Equipment
Knowledge	Media
Experiences	Property
Health	Credit
Energy	Outside resources
Other people	libraries
	parks
Personal qualities	schools
attitudes	hospitals
imagination	businesses
determination	community
motivation	information
self-control	

*Material possessions can be loaned and borrowed. Unwanted possessions can be traded or sold.

SUPPLEMENT 2

Our Family Resources

MONEY	CREDIT	SERVICES
Wages or salaries Social Security Unemployment benefits Disability insurance Veterans benefits Savings Food stamps Pensions Stocks and bonds	Charge accounts Bank loans	Government aid Utilities Legal aid Job Community agencies Church
COMMUNITY	**INSURANCE**	**ABILITIES**
Recreation centers Parks Lakes Better Business Bureau Public schools	Life Health Medicaid Medicare Automobile Home Unemployment insurance Liability	Speak a second language Dancing Singing Natural talents
KNOWLEDGE	**SKILLS**	**ENERGY**
Family money management History Children Mathematics	Carpentry Clothes design or construction Electrician Cooking	Strength Good health Sharpness Liveliness
TIME	**INTERESTS**	
Leisure Work School Family gatherings Individual	Business Art Sewing Sports Reading	

Source: Texas Tech University. (1983). *Home management and consumer education* (p. 207). Lubbock: Home Economics Curriculum Center.

SUPPLEMENT 3

My Personal Resource Bank—Today

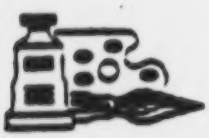
DIRECTIONS: Everybody has personal resources. These resources include personal time, money, energy, and skills. In the space below, list and describe the resources that you have available today.

My Time

My Money

My Energy

My Skills



Source: *Colorado core home economics curriculum guides* (p. LM-III-C-3). (1991). Fort Collins: Colorado State University, Vocational Home Economics.

SUPPLEMENT 4

Resources To Use

LIST RESOURCE	ACTIVITY IN WHICH USED	TYPE OF RESOURCE
Example: Skill in interior painting Example: Camera	Example: Redecorating living room Example: Taking pictures	Example: Human - skill Example: Nonhuman - possession.
1.		
2.		
3.		
4.		
5.		
6.		

SUPPLEMENT 5

Matching Resources

DIRECTIONS: Match the descriptions with the correct terms.

_____ 1. The ability to put knowledge to work.

_____ 2. What you lack when you are tired.

_____ 3. A resource you can earn.

_____ 4. A resource (besides money) that can increase.

_____ 5. Everyone has exactly the same amount of this resource.

_____ 6. Anything you can use to get what you need.

_____ 7. Planning to make the best use of one's resources.

_____ 8. Resources including knowledge, attitude, imagination, and energy.

_____ 9. School, businesses, libraries, community, and information.

_____10. The way we view things.

A.	human resources	F.	money
B.	attitudes	G.	resource
C.	energy	H.	skill
D.	knowledge	I.	time
E.	management	J.	outside resources

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Adapted from Brands, M. F. (Ed.). (1987). *You and your resources: Managing for a lifetime* (p. 96). Brookings: South Dakota State University, Home Economics Education Department.

SUPPLEMENT 6

Resources

DIRECTIONS: Next to the letter below, fill in, using one word, a resource that you know. Explain how this would help you to manage your life.

R

E

S

O

U

R

C

E

S

COMPETENCY TWO

Describe How the Management of Resources Affects Achievement of Goals.

Student Outcomes

- Become aware of the importance of goals and setting goals.
- Given examples, develop an awareness of how one's own value system influences management decisions.
- Given sample situations, relate one's use of resources to achievement of goals.

Key Ideas

People can have many goals. Goals can deal with lifestyles, careers, money, and other measures for success and happiness.

Goals help determine what one wants his/her life to become. Goal setting gives one something to look forward to and to work toward. Goals give a sense of direction.

Each person must determine his/her own goals. Everyone should have some goals to work toward.

Definitions

goals	– aims or ends toward which we work; grouped together, goals are what one wants to become
short-term goal	– a goal which one wishes to reach immediately
long-term goal	– a goal one can wait for or which takes a long time to reach
values	– what is important and good to people and what gives a sense of right and wrong
trade-off	– giving up something in exchange for something you want more
management	– the process of using what you have to get what you want
standards	– accepted levels of achievement
priority	– the goal that is most important to a person
motivation	– desire to change
philosophy	– a person's principles and beliefs

Goals develop from values. When a goal is achieved, one realizes something of value in his/her life.

It may be difficult to achieve all goals. Setting priorities helps one concentrate on the most important goals.

Whether or not one reaches goals may depend on the amount and use of resources a person has.

Reaching a goal requires a plan of action. This includes goal setting, planning, and carrying out and testing the plan.

Knowing how to manage one's resources such as money, time, energy, knowledge, equipment, and skills can improve a person's quality of life and self-concept, and help to reach goals.

When setting goals for achievement, keep in mind that the goal

- should be achievable. (One must have the necessary resources; e.g., time, skills, abilities.)
- should be realistic and believable. (A person should believe the goal can be achieved.)
- should be specific and stated in concrete terms.
- must be chosen by the individual, not by someone else.
- should be motivating.
- should fit into one's personal value system of what is right.
- should have a target date for completion.

Factors that affect how resources are used:

- motivation (wanting to do something or change something)
- capacity (abilities to use resources)
- goals (what you want to accomplish using resources)
- family heritage (beliefs and principles learned from family)
- life cycle and family factors (stage of life and family structure)
- quality, quantity, and combinations (how many resources you have and how well they are developed)
- philosophy (what a person believes)

Teacher Strategies/Methods

1. Discuss with students the importance of setting goals (e.g., gives direction, improves self-concept). Emphasize that setting goals is a way of planning how to use available resources. An example of this could be to improve food shopping. Identify resources to use such as time, money, skill, knowledge, and how to get these; then, compare the use of these resources if a goal or plan was not made (e.g., impulse purchases, paying full price, and wasting time on deciding what is needed).

2. Discuss how one sets goals. Identify short- and long-term goals and how to specify so they are specific and realistic. Give examples of short- and long-term goals and how each affects the other.

3. Discuss values and the influence of values in setting goals and using resources. Assess students' values by completing Supplement 7, "What Do I Value?" This can help the students develop an awareness of their own value systems.

4. Stress the importance of setting realistic goals and other characteristics under Key Ideas. Discuss goals that may be unrealistic when one's resources are limited (e.g., if money is limited, it is unrealistic to plan to buy luxuries versus paying for necessities).

5. Discuss the priorities and choices made in reaching goals. Emphasize that, at times, sacrifices must be made.

6. Explain the process of management and the achievement of goals (e.g., thinking, planning, and doing). Explain the use and effect of family resources in reaching goals (e.g., a family must think about and define their goals, plan how they will use their available resources to accomplish their goals, and work toward achieving them).

7. Discuss different proportions or combinations of resources to reach a specific goal. Use an example such as having a car serviced. A person could decide to personally tune up his/her car or have it done at a service station. Ask students to plan/select a route that will best satisfy their particular goal, depending upon the resources available. Students should also evaluate their choices. Other examples can be chosen by students.

8. Discuss different factors that affect the use of resources. (See Key Ideas.) Have students show their understanding by giving examples of each factor.

9. Invite a social worker or other resource person to share common management problems families have and how families are helped to manage their resources.

Suggested Student Activities

1. State a goal you would like to achieve. List steps needed or helpful in reaching that goal; then, list the resources needed to accomplish each goal.

2. Complete the following statements to identify some goals to achieve:

   - Name 3 things you want to do today.
   - Name 3 things you want to do this week.
   - Name 3 things you want to do this month.
   - Name 3 things you want to do this year.
   - Name 3 things you want to do in your life.

3. Make a collage or bulletin board divided into two columns labeled "Short-Term Goals" and "Long-Term Goals." Develop a list of goals such as to save money, to have a successful career, or to read a book. Give illustrations appropriate for each category. Identify differences in these goals.

4. Using Supplement 8, "Personal Goals," identify personal goals (both short- and long-term) for each of the areas given.

5. Read and discuss Supplement 9, "Case Study." Identify some possible goals, values, and human and nonhuman resources. Discuss factors that affect the use of Danielle and Phil's resources.

6. Read and discuss Supplement 10, "Kyle and Dominique," and answer the questions that follow.

7. Using Supplement 11, "Shopping Trip" (or a similar situation), make plans to accomplish all the short-term goals identified. Rank the steps in order: 1-14. If appropriate, work in pairs to review. **Note:** Answer Key is found in Checklist for Users.

8. Using Supplement 11, "Shopping Trip," identify three resources to use in order to reach the listed goals.

9. Select a goal that your family might like to reach (e.g., have television set fixed, paint the house, or take a trip). Brainstorm a list of resources or combinations of resources your family might use to reach their goal.

10. Using Supplement 12, "Using Your Resources," brainstorm resources available to help in reaching the listed goals.

Sample Assessments

Knowledge

1. Give an example of a short- and a long-term goal.
2. Write an explanation of the value of goal setting.
3. Give an example of what it means to "manage your resources."
4. Explain how one's values influence management decisions.
5. Explain the connection between goals and the management of resources.

Application

Complete Supplement 8, "Personal Goals." Devise a personal plan to achieve one of the goals.

Supplementary Resources

Pamphlets/Booklets

Teaching your child the value of money. (1993). *The importance of setting goals.* (1993). Available from the Bureau for At-Risk Youth, 645 New York Avenue, Huntington, NY 11743. (800) 999-6884. Purchase price: 49¢ each.

Videos

Ready, set, . . . goals (setting lifetime goals). (1992). A 30-minute video and workbook that stress the importance of setting realistic and measurable goals and that define resources that help us achieve them. Available from Cambridge Home Economics, P.O. Box 2153, Charleston, WV 25328-2153. (800) 468-4227. Purchase price: $79.95.

Setting goals: The road to achievement. (1992). A 24-minute video and teacher's guide that provide guidelines for setting and achieving attainable short- and long-term goals. Available from Sunburst Communications, 39 Washington Avenue, P.O. Box 40, Pleasantville, NY 10570-0040. (800) 431-1934. Purchase price: $169.00.

Values. (1990). A 30-minute video and manual that depict four students as they discuss values, motivations, and life priorities. Each person begins with $1,000.00 and must decide which values they are willing to spend it on. Available from Cambridge Home Economics, P.O. Box 2153, Charleston, WV 25328-2153. (800) 468-4227. Purchase price: $98.00.

SUPPLEMENT 7

What Do I Value?

Which of the following values are most important to you? Circle your top five values.

Love	Health
Comfort	Achievement
Knowledge	Beauty
Recreation	Security
Religion	Living in harmony with nature
Orderliness	Being myself
Love for my country	Money
Success	Happiness
Rest	New experiences
Influence with others	Doing things well
Activity and work	Being well-liked
Personal appearance	Freedom and independence
Relationships with family and friends	Friendships and social activity

1. Many values affect the way you spend your money; others have no effect. Look at your top five values. Do your top values affect the way you spend your money?

2. Are these values really yours, or have you been influenced by your parents, friends, or society?

Source: University of North Dakota. (1988). *Life skills for single parents* (p. 227). Grand Forks: Home Economics and Nutrition.

SUPPLEMENT 8

Personal Goals

Further Education or Training?

Short-Term:

Long-Term:

Job or Career?

Short-Term:

Long-Term:

Marriage?

Short-Term:

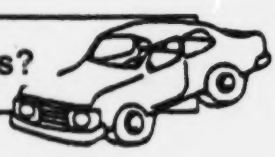
Long-Term:

Where to Live?

Short-Term:

Long-Term:

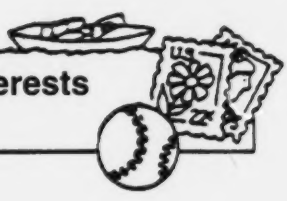
Transportation Needs?



Short-Term:

Long-Term:

Recreational Interests and Hobbies?



Short-Term:

Long-Term:

Source: *Colorado core home economics curriculum guides* (p. LM-II-A-4). (1991). Fort Collins: Colorado State University, Vocational Home Economics.

SUPPLEMENT 9

Case Study

Danielle is a 27-year-old mother of three children: a 4-month-old baby, a 2-year-old, and a 6-year-old. Her husband, Phil, was laid off from a well-paying job but has secured another job at a much lower pay. Both Danielle and her husband work from 8 to 5. Danielle drops her children off at a daycare center. Her kindergartner goes to the daycare center after school.

Danielle and Phil would prefer part-time work for Danielle; however, they would probably lose their home and car if she did not work full-time.

Danielle and Phil have read many parenting books and believe in the importance of emotionally nurturing, talking to, and listening to their children, and providing an intellectually stimulating environment. However, they are too tired at the end of the day and have too many tasks to do at home to give the children the time and attention they need.

What can Danielle and Phil do?

Source: Ohio Department of Education. (© 1983). *What to do regarding economics and managing resources* (p. 200). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Used with permission.

SUPPLEMENT 10

Kyle and Dominique

Kyle and Dominique needed a car. A car would save Kyle time in getting to and from work. Both felt they needed more time together.

Kyle and Dominique decided to make spending cuts on clothing, toys for the children, movies, magazines, and records. They decided to do without these things and save the money to buy a good used car.

What did Kyle and Dominique value?

What goal did they set?

How did this change their spending patterns?

What tradeoffs did they make?

SUPPLEMENT 11

Shopping Trip

Seventeen-year-old Lucy is planning to go shopping Saturday. She has to buy a birthday gift, get some stockings, and exchange a blouse for her mother. Her dad has asked if she will stop at the post office and mail some important letters. They must be registered and the window is only open from 9:00 a.m. - 12:00 noon. She has to be back by 2:00 p.m. to take her brother to the dentist. He can't go with her this morning, though, as he has band practice at 9:00 a.m. She must also drop off some drycleaning which she has to have back for tonight. The cleaners have one-hour service but won't take anything new after 11:00 a.m. They open at 8:00 a.m. and close at 4:00 p.m. It takes about 30 minutes to drive to town. The dentist is also in town.

She figures she can do all of her shopping in the main part of town but the post office is about five blocks from the shopping center—farther than she wants to walk. She will have to wait for her brother to finish at the dentist since they never know how long it will take. She figures he will be through by 3:30 p.m. She needs to be home by 4:00 p.m. She is going out to dinner at 6:00 p.m. and has to straighten her room a little, wash her hair, and get ready. Fortunately, she has a blow dryer. Somehow she must also finish reading the last 40 pages of a book for a report. She knows today is the only chance she will have to read it before it is due Monday.

Arrange the steps from the various plans so that they can all be carried out. Number in order: 1-14.

_____ Clean room.

_____ Read book.

_____ Do shopping.

_____ Stop at cleaners.

_____ Pick up at cleaners.

_____ Go to post office.

_____ Pick up brother.

_____ Go to dentist's office.

_____ Wash hair.

_____ Dress for dinner.

_____ Drive to town first time.

_____ Drive home first time.

_____ Drive to town again.

_____ Drive home again.

Source: Ohio Department of Education. (© 1983). *What to do regarding economics and managing resources* (p. 208). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Used with permission.

SUPPLEMENT 12

Using Your Resources

GOAL	RESOURCES TO HELP ME REACH THE GOAL
To be employed	
To be a good friend to others or be there for my family	
To become more fit	
To buy a car	
To be a good parent	

COMPETENCY THREE

Analyze Lifestyle Patterns To Determine How Resources May Be Used.

Student Outcomes

- Differentiate between a need and a want by giving appropriate examples.
- Contrast various lifestyle patterns with resource use.
- Analyze stages in the family life cycle and use of resources in each cycle.

Definitions

needs	– things required for survival (e.g., food, water, shelter)
wants	– things we would like to have and which we think will make life more enjoyable (e.g., radios, movies)
lifestyle	– a way of living
life cycle/	– stages of life which a person goes through

Key Ideas

One's values and lifestyle influence the use of resources. One's wants and needs also affect the use of resources.

Goals, resources available, and spending patterns depend somewhat upon one's stage in the family life cycle and the composition of one's family.

For a person who lives alone, setting goals and making decisions is challenging. This process becomes even more challenging in families because many of the family decisions are made jointly.

Most single parents have limited available resources and must manage their resources with great skill in order to survive.

Teacher Strategies/Methods

1. Using Supplement 14, "Stages in Family Life Cycle," discuss the various stages of the life cycle. Ask students to brainstorm how needs, wants, and resources may differ in each stage. Encourage ideas for single parents and nontraditional families.

2. Clarify the difference between lifestyle and life cycle (e.g., a lifestyle reflects personal habits and attitudes; life cycle involves stages of life which a person goes through).

3. Emphasize that how people live with resources may show their lifestyle pattern. Supplement 13, "Use of Money," may be used to illustrate lifestyle patterns and the use of money as a resource. Discuss what assistance is needed in each of the lifestyles when managing resources (e.g., a budget, controlling credit).

4. Clarify the difference between needs and wants (see Definitions). Stress that a person's needs and wants influence how resources may be used.

5. To illustrate how lifestyles affect needs, wants, and the use of resources, use the following methods:

   - Brainstorm different lifestyles with students (e.g., student, single adults, married persons, unemployed persons).
   - Discuss how the various lifestyle patterns may differ in identifying needs and wants.
   - Discuss and give examples of how people may use resources differently because of the lifestyle choices.

6. Emphasize how people express their values in the way they spend their time, energy, and money. Discuss how as life cycles and circumstances change, one's choices and perhaps values change.

7. Stress how changing lifestyles can allow one to use available resources more satisfactorily.

Suggested Student Activities

1. Using Supplement 15, "If I Had . . . ," complete sentences showing values and resource use.

2. Identify five needs and five wants. Determine how those needs and wants would change if the following occurred:

   - loss of job
   - a 10% pay raise
   - serious illness resulting in being off work for 3 months
   - win $60,000 in the lottery
   - expecting another child

3. Using Supplement 16, "Case Studies," determine how each person could have used his/her resources differently. Differentiate between needs and wants in each case. Also, tell what values were emphasized.

4. Working in groups, identify how goals and the use of resources might differ according to the following lifestyles or cycles:

   - students
   - single adults
   - newly married couples
   - beginning families
   - dual-career families
   - retired persons
   - unemployed persons

   An example could be a single adult who might purchase a two-seater sports car while a family might need a larger and more economical car.

5. Make a collage or bulletin board using pictures from magazines or newspapers with two columns titled "NEEDS" and "WANTS" for oneself and one's family.

6. Using Supplement 17, "Lifestyle Studies," read the cases and answer questions that follow each case. Discuss how each person's lifestyle influenced his/her use of resources. Identify the lifestyle pattern of each person.

7. Collect pictures from magazines to illustrate decisions/choices made in daily lives. Analyze how decisions reflect certain life stages (e.g., a young person's choice of food may be different from an elderly person's choice of food).

Sample Assessments

Knowledge

1. Differentiate between a need and a want by giving an example of each.

2. Explain the relationship between lifestyle patterns and resource use. Give two examples of lifestyle patterns and how resources might be used to maintain those lifestyles.

3. Name and describe three stages in the life cycle. Describe how resources might be used in each of the stages named.

Application

Select a familiar lifestyle (perhaps an example from television). Describe the lifestyle of the character(s). Identify the resources needed to maintain the lifestyle. Depict the lifestyle using magazine pictures collected and assembled into a collage.

Supplementary Resources

Books

Wehlage, N. (1994). *Goals for living: Managing your resources.* (See Bibliography.) A comprehensive text that addresses the management and use of resources to reach 31 goals.

Bragg, R. (1993). *Changes and choices: Personal development and relationships.* (See Bibliography.) A comprehensive text that addresses basic decision making.

SUPPLEMENT 13

Use of Money

Lifestyle patterns and the use of money are described as follows:

Live from day to day

When we have money we spend it and then get along as best we can until we have some again.

Live from paycheck to paycheck

We use up all the money as we get it and by the next payday have nothing left and sometimes nothing to show for the money.

Live "in the red"

We spend more than we have by purchasing too many things on credit.

Live creatively

We plan the use of our income and resources so that most of our goals can be met. (This includes shopping for the best buy, saving for future purchases, and no impulse buying.)

Adapted from Texas Tech University. (1989). *Consumer education for families with limited incomes* (p. 45). Lubbock: Home Economics Instructional Materials Center.

SUPPLEMENT 14

Stages in Family Life Cycle

BEGINNING

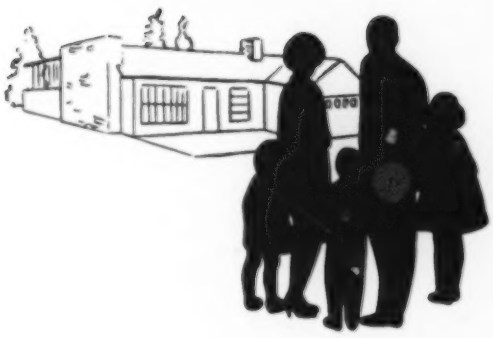
Person or couple on their own

Needs: small place to live, household goods, transportation, food

EXPANDING

Time of growth, children, roommates, and so on

Needs: larger home, baby/child(ren) supplies, furniture, food, clothing, medical services, school supplies



CONTRACTING

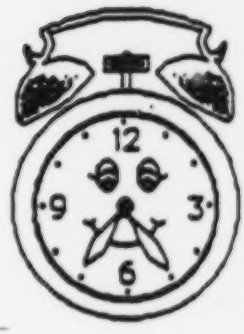
Grown children may leave home, parent(s) again on own, OR partner may leave or die

Needs: smaller home, medical/special care, funeral expenses

SUPPLEMENT 15

If I Had . . .

IF I HAD MORE TIME, I WOULD . . .



IF I HAD MORE MONEY, I WOULD . . .

IF I HAD MORE ENERGY, I WOULD . . .

SUPPLEMENT 16

Case Studies

DIRECTIONS: For each case study, determine how each person could have used his/her resources differently. Also, identify need versus want and what values were emphasized.

1. Sonia weighs over 250 pounds. Her school guidance counselor noticed that Sonia wore the same outfit every day. Sonia told the counselor that her family couldn't afford to buy her the kinds of clothes she needed. The counselor took Sonia to a store that sold clothes in larger sizes and bought her three new outfits. After Christmas, Sonia came to school with seven new teddy bears to show her counselor. When the counselor asked her where they came from, Sonia told her that different members of her family had given her $80.00 and that she had decided to buy teddy bears for her room.

2. Erika received her December ADC check for her baby son. She immediately went shopping and bought an artificial Christmas tree and some toys for her baby. By the end of the month, Erika needed to visit public assistance agencies for diapers, rent money, and food.

3. Jolene has a tough decision to make. She wishes to return to college. With the help of a grant, she could afford to go. However, Jolene has 4-year-old Dylan. She has always dreamed of sending Dylan to a private nursery school at a local church; in fact, she has talked to Dylan about it for two years. Jolene can afford either the college or the nursery school, but not both.

Adapted from Ohio Department of Education. (1989a). *Adolescent parent resource guide* (p. 1176). Columbus: Division of Vocational Education.

SUPPLEMENT 17

Lifestyle Studies

1. Nathan and Evette, On Our Own

Cool baby cool . . . We finally got an apartment. We've wanted to be on our own since we were juniors starting at the vocational school. Nathan and I have been friends since grade school. We even graduated this past June in the same trade area, welding, from the J.V.S. And we both make $8.00 an hour! This two-bedroom apartment, with a dining room, kitchen (stove and refrigerator), living room, and patio is right up our alley, $300.00 a month . . . but we do have to pay utilities. We're going to start looking for furnishings soon . . . we need everything . . . we're even sleeping on the floor in sleeping bags now. Do you have any hints you can give us?

2. Swinging Single Stephen

Hi . . . I'll be nineteen on March 21. My name is Stephen Andrews and I live at home with my parents, a sister who is still in high school, and a baby brother who is in elementary school.

I work at a local grocery store as a cashier and I earn $200.00 a week take-home. I'm buying a used car for $100.00 per month, and I pay Mom and Dad $50.00 a month for my room rent and food that I eat. I need some advice on how to use my resources. . . . What do you think I should do?

3. One Day at a Time Jackson

Hi . . . I'll be 33 years old in September. My name is Porsha Jackson. I'm a mother of a 6 month-old baby girl, Olivia . . . I'm divorced. I get child support monies from my ex, $110.00 a month. My mother takes care of Olivia while I work as a clerk-stenographer. I earn $4.30 an hour. My mother wants Olivia and me to move in with her; I'd rather keep the apartment, but I'm having trouble making ends meet. I need some advice. What do you think I should do?

Source: Ohio Department of Education. (© 1983). *What to do regarding economics and managing resources* (p. 99). Columbus: Vocational Instructional Materials Laboratory, Ohio State University. Used with permission.

COMPETENCY FOUR

Plan Strategies and Practices To Determine How Resources May Be Used To Yield Greater Satisfaction.

Student Outcomes

- Given case problems, become familiar with and practice the decision-making process.
- Identify principles of resource use and give appropriate examples.
- Given tasks and activities, apply management strategies for the use of various resources.

Definitions

decision	– the choice you make between different possibilities
decision making	– a process in which a person selects from two or more choices
alternatives	– different ways of solving a problem
standards	– measures or clues that show your progress toward a goal
consequences	– results

Key Ideas

The decisions we make result in the actions and activities that lead toward achieving goals.

As one becomes older and more responsible, the decisions made may become more difficult. The difficult decisions also become more important. The choices one makes can have results that affect everything one does for the rest of his/her life.

The skills needed for decision making can be learned and practiced.

One way to take control of decisions and their results is to use the decision-making process. This process is a series of steps that break decision making down into parts. This allows one to separate a situation into parts and deal with each part in order, one at a time.

Three major requirements of skillful decision making:

1. Examination and recognition of personal values.
2. Knowledge and use of adequate information.
3. Knowledge and use of an effective plan for converting this information into an action.

Steps in the decision-making process:

1. Define your problem.
2. Identify and rank your goals.
3. Determine your alternatives.
4. Analyze the consequences of each alternative.
5. Choose the best alternative for achieving your goals.
6. Put your decision into action.
7. Evaluate your decision.

Families and individuals have different ways of living with or handling their resources. Although no one way is right for all persons, there are some ways that give more satisfactory results than others. The desired result is that family goals can be reached with the resources that are available. Knowledge of existing resources (and those which can be developed) is essential.

If resources are limited, a person must carefully choose which resources to use and how to use them. Understanding the different ways resources might be used may help one in decision making. Resources can be exchanged or traded, developed or expanded, or shared with others.

When using resources, consider the following:

- All resources are limited.
- Resources should be balanced so one is not depleted.
- Some resources are interdependent (cannot function or be used if other resources are not present).
- Resources can be substituted or exchanged.
- When a resource is used for one purpose it is gone and cannot be used for anything else (the opportunity cost).

A budget is a spending plan or management strategy for using money. The following are four easy steps to developing a budget:

1. Determine your income.
2. List all expenses.
3. Balance income and expenses.
4. Evaluate the budget (decide how to make adjustments if needed).

The more skilled one becomes in managing daily living, the greater control one has over his/her life.

Families who develop good management skills and strategies have more influence and control over the events in their lives.

Sharing family management responsibilities is important for parents and children. Family management tasks include all activities that affect the well-being of the family.

Teacher Strategies/Methods

1. Discuss with students the importance and meaning of making decisions (e.g., decisions lead toward achieving goals). Emphasize that one way to take control of decisions and results is to use the decision-making process.

2. Ask students why some people do not want to make decisions. Many people do not want to make decisions because they do not know how. Discuss ways to get people to make decisions. Use Supplement 20, "Ways People Make Consumer Decisions." By learning and practicing the decision-making process, they may begin to make decisions.

3. Ask students to volunteer a recently made decision (family matters, friends, time, money) and tell what basis was used for making the decision.

4. Outline steps in the decision-making process. The teacher may wish to select a situation and follow it through the decision-making process. Use Supplement 19, "Making a Decision," to illustrate some considerations in making a decision.

5. Emphasize that decision making requires skills that can be learned and practiced. Be prepared to give examples of choosing a solution that best meets the needs. Stress that many times there may not be an ideal decision or solution. One may have to weigh one result against another.

6. Identify some limitations in decision making (e.g., decisions can be limited by what a person is willing and able to do; lack of knowledge of values; lack of decision-making skills).

   Use examples of "procrastination," "indecision," and "snap decision" as decision-making types to analyze.

7. Stress the three major requirements of skillful decision making: values, knowledge, and strategy. (See Key Ideas.)

8. Emphasize the importance of understanding the different ways that resources might be used to help in decision making (e.g., exchanged or traded, developed or expanded, shared with others).

9. Emphasize to students that effective resource management includes

   - the ability to identify one's values.
   - being aware of one's resources and using them wisely.
   - decision-making skills.

   (The above information may be used as an overhead.)

10. Using Supplement 21, "Increasing Your Resources," discuss with students ways that resources can be increased (e.g., increase energy by getting plenty of rest, eating nutritious food, exercising, and avoiding harmful substances; knowledge and skills increase as you learn things).

11. Discuss ways in which resources may be combined to meet needs and wants. For example, skills such as fixing and repairing household items can be learned. Repairing, altering, and mending clothing may help a family save money. (Use Supplement 18, "Resource Use," for ideas.)

12. Discuss resources that can be substituted. For example, gardening rather than buying vegetables is an example of substituting time and skill for money to get the same type of product. Using coupons or trading stamps in lieu of money is another example.

13. List some limited resources (e.g., time, money). Ask students questions that may give clues to problems they may be experiencing in managing resources. Stimulate students to think about how a person may plan the use of limited resources (e.g., budgeting for money or creating a time schedule).

14. Discuss the use of a planning strategy and applying it to a topic such as budgeting. Emphasize that planning enables one to see how a resource is used.

15. Identify problems related to time and energy resource management (e.g., wasting time, procrastinating, not getting enough done, and hurrying so fast that tasks are not done well). Ask students to give examples from home or work/school. Other suggestions for discussion include the following:

    - Time as a limited resource and the importance of effective time management (e.g., achieving goals, not wasting time and energy).

    - Steps in time management: Keep a record of time use, establish goals, set priorities, practice work simplification, sequence activities, and put the plan in writing. Supplement 22, "Climb the Stairway," can be used for discussion.

    - Importance of keeping a record of how you presently use your time or energy (e.g., provides a basis for checking; helps identify time or energy wasters).

    - Energy as a limited resource and the importance of energy pattern awareness (knowing when one's energy level is at its peak). Supplement 28, "Energy Graph," will help students determine peak energy level. Identify and discuss factors which affect one's energy level (e.g., age, diet, sleep, rest).

16. Discuss the importance of resource management (e.g., control of life, achievement of goals, and conservation of resources). Stress the requirements of effective family resource management (e.g., maintain positive attitude, understand values, set priorities, use resources wisely, manage time and energy, and promote decision making).

17. Discuss the value of decision making as a part of effective family management (e.g., making decisions as a group leads to solving problems and the sharing of values and responsibilities). Outline guidelines for sharing family responsibilities (e.g., develop a team effort attitude, give realistic responsibilities, guide tasks, be flexible).

Suggested Student Activities

1. Using Supplement 23, "Maria's Decisions," identify the problem and make a decision.
2. Using Supplement 24, "Decision Making for Liz," read the case study and use the decision-making process to help Liz make a good decision.
3. Identify something a family might want or need. Think of ways to get the item without the use of money or at a reduced cost because other resources were used. The following are examples of needs or wants: transportation to work, a garment for a special event, or new furniture.
4. Brainstorm ways to save resources such as money, time, and energy. This activity could include making a bulletin board or collage.
5. Brainstorm ways resource substitutes can be used instead of money (e.g., someone sewing a garment instead of buying one; someone fixing a car instead of hiring or paying a mechanic).
6. Using Supplement 25, "Resources To Manage," identify ways to conserve for a given resource.
7. Identify values of using a plan as a strategy or practice for managing resources. Complete Supplement 26, "Reasons for a Spending Plan," as an example of a spending plan. Give examples of other instances where planning of resources is involved.
8. Review personal monthly spending plans. First identify goals, income, and expenses; then, identify ways to save money using other resources and substitutes for money.
9. Using Supplement 27, "Time-Use Record," keep a record of time spent and activities done in a day or week. Review records and identify time wasters. Determine if time might be used more efficiently for greater satisfaction.
10. In pairs, choose an activity or task normally performed. Identify where resources may be wasted (e.g., time, energy) and identify ways that resources could be managed better (e.g., combined resources, activities, better preparation).
11. Using Supplement 28, "Energy Graph," identify personal high- and low-energy periods to determine best times to complete tasks.

Sample Assessments

Knowledge

1. Give an example of how resources can be increased and an example of how resources can be substituted.

2. List five stategies for the management of a selected resource (e.g., management of time, money, energy, and so on).

Application

1. Complete Supplement 28, "Energy Graph," to chart your energy level for a typical day. Identify tasks that require your maximum attention and effort. Write a plan for revising your task list to best fit your energy level. List two ways you could exchange your typical daily schedule so tasks requiring your maximum attention and effort can be done at your peak energy levels.

2. Create a spending plan to reach a goal or desired purchase (see Key Ideas for steps in developing a budget). Include your income (i.e., regular and variable) and expenses (i.e., fixed and variable). Use the spending plan for a selected period of time (e.g., one week or one month). Record the amounts of money spent. Evaluate your spending plan after using it for the selected period of time.

3. Use Supplement 24, "Decision Making for Liz," to demonstrate use of the decision-making process.

Supplementary Resources

Textbooks

Bragg, R. (1993). *Changes and choices: Personal development and relationships.* (See Bibliography.) A comprehensive text on life management. Chapter 2 addresses decision making.

Miller, R., & Stafford, A. (1994). *Economics issues for consumers* (7th ed.). St. Paul, MN: West Publishing.

Wehlage, N. (1994). *Goals for living: Managing your resources.* (See Bibliography.) A comprehensive text that addresses the management process and use of resources to reach 31 goals.

Booklets/Pamphlets

Managing your personal finances. (1992). (Home and Garden Bulletin #HG-245). A budget guide in three sections (Managing Finances, Tools in Money Management, Coping with Change). Available from Superintendant of Documents, U.S. Government Printing Office, Washington, DC 20402. Purchase price: $2.00.

Values for life (1992), and *The value of making good choices* (1992). Easy-to-read booklets designed to motivate young people to examine values and make decisions. Available from the Bureau for At-Risk Youth, 645 New York Avenue, Huntington, NY 11743. (800) 999-6884. Purchase price: 49¢ each.

Programs

Choices and decisions. (1994). An innovative multimedia program designed to teach high school students planning, budgeting, and decision making. The core curriculum is a 12-chapter lesson plan featuring a teacher's guide, lesson outlines, overhead masters, and activities related to real-life financial challenges. A computer program features situations and series of choices students make as they pursue specific financial goals. Available from VISA U.S.A., Inc., P.O. Box 8999, San Francisco, CA 94128-8999. (800) 235-3580. Purchase price: $150.00.

The high school financial planning program. (1994). A six-unit course that acquaints high-school-age youth with basic financial management concepts and illustrates how these concepts apply to everyday life. Available from Elizabeth Schiever, Director, National Endowment for Financial Education, 4695 S. Monaco Street, Denver, CO 80237. (303) 220-1200. Purchase price: Free.

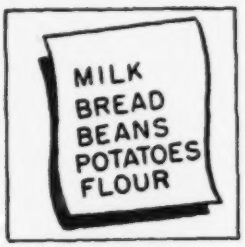
Software

All about us. (1993). A computer program (IBM compatible) for families to use to keep records for easy access. Available from University of Illinois, 330 Mumford Hall, 1301 W. Gregory, Urbana, IL 61801. Attention: Dirk Lusk. Use school stationery and ask for educational price. Purchase price: $50.00.

Teen spending planner. (1994). Computer spreadsheet to accompany High School Financial Planning Program. Requires SuperCalc 5 or above or LOTUS 123. IBM compatible. Available from Nancy Granovsky, Extension Family Economics Specialist, 213 Special Services Building, Texas A&M University, College Station, TX 77843-2251. (409) 845-7227. Cost to be determined.

SUPPLEMENT 18

Resource Use



1. Make a list.

2. Plan nutritious meals.

3. Buy at lowest cost.

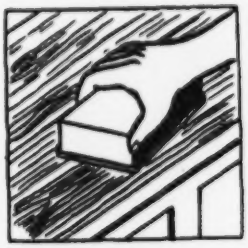
4. Prepare inexpensive foods.

5. Learn to make alterations.

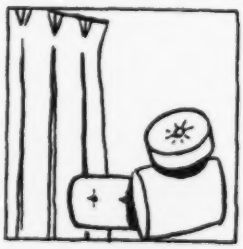
6. Read labels and follow instructions.

7. Mend clothes promptly.

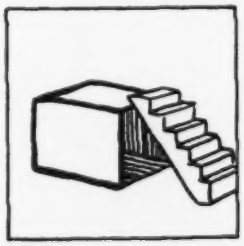
8. Press and store clothing properly.



9. Learn to refinish furniture.



10. Learn to make accessories.



11. Make toys for children.

12. Keep a record of expenses.

Source: Texas Tech University. (1987). *Management* (pp. 76-77). Lubbock: Home Economics Curriculum Center.

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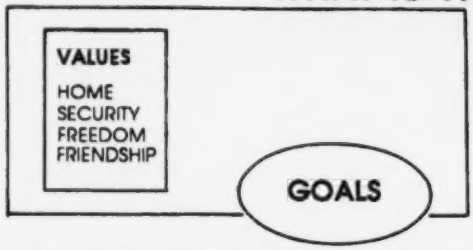
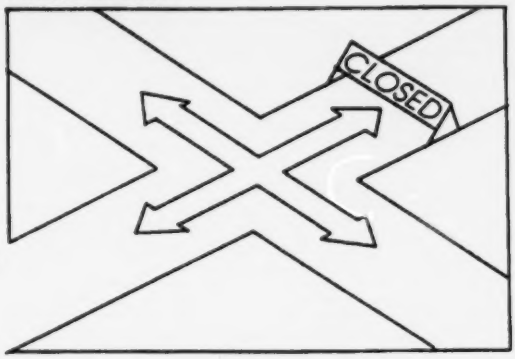
SUPPLEMENT 19

Making a Decision

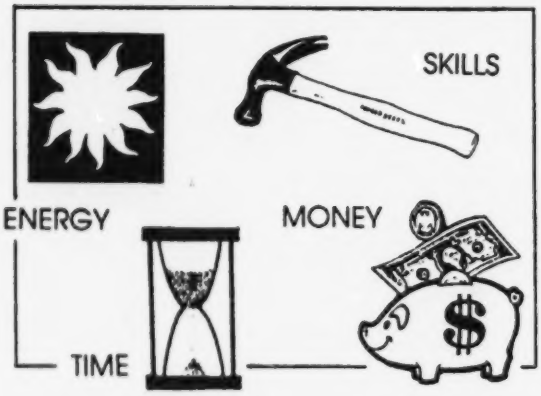
WHAT IS THE PROBLEM?



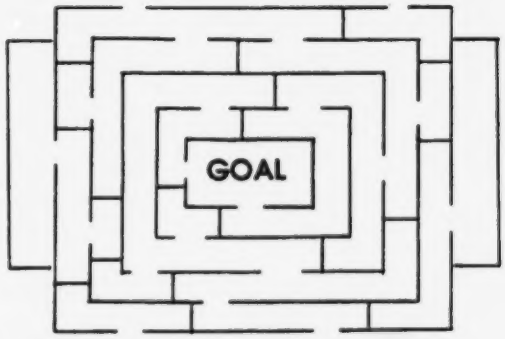
WHAT VALUES AND GOALS ARE INVOLVED?



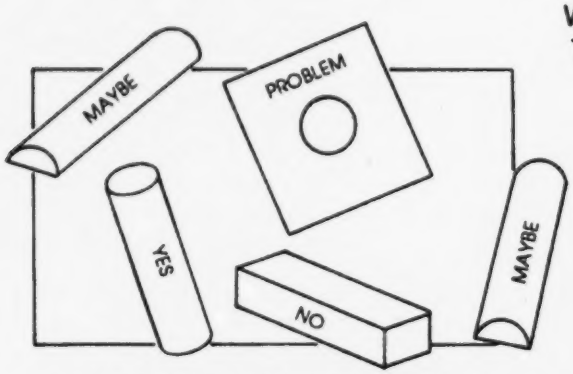
WHAT ARE THE POSSIBLE SOLUTIONS?



WHAT RESOURCES DO YOU HAVE?



WHAT WOULD BE THE OUTCOME OF THE DIFFERENT SOLUTIONS?



CHOOSE AN ALTERNATIVE AND PUT PLAN INTO ACTION.

EVALUATE THE RESULTS AND ACCEPT RESPONSIBILITY FOR THE DECISION.

Source: Texas Tech University. (1987). *Management* (p. 88). Lubbock: Home Economics Curriculum Center.

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SUPPLEMENT 20

Ways People Make Consumer Decisions

Izzy Impulse

- Buys unplanned purchases on the spur of the moment.
- Makes decisions in the store—sees it, buys it.
- May overspend by using credit.

Harry Habit

- Buys same product repeatedly.
- Unconsciously chooses things purchased before.
- Is unlikely to consider or compare favorite products with other choices.

Rule-of-Thumb Ralph

- Uses a rule-of-thumb (a generally believed guideline) instead of seeking accurate information.
- Usually buys the same brand over and over.
- Uses rule-of-thumb such as
  - A known brand is best.
  - Price means quality.
  - The top of the line is the best buy.
  - Sale prices are the lowest.
  - Larger sizes are better buys.

Cathy Conspicuous

- Buys things to impress others.
- Hopes to improve social status through purchases.
- Is encouraged by advertising to purchase new items, whether they are needed or not.

Source: Joanna Kister, Sandra Laurenson, and Heather Boggs, *Resource Management Guide* (Columbus, Ohio: Vocational Instructional Materials Laboratory, Center on Education and Training for Employment, Ohio State University). Copyright 1993. Used with permission.

SUPPLEMENT 21

Increasing Your Resources

You can increase your resources in many ways.

1. *More possessions.* You can care for the things you own in order to make them last longer, you may be able to make or trade some things, and you can use your money wisely.

2. *More money.* By careful planning and budgeting, you can get the most out of your money. You can work part-time to earn more.

3. *More time.* If you plan how to use your time, you'll be able to use it more wisely. That way you'll be able to get more done.

4. *More energy.* Getting proper rest, eating nutritious foods, exercising, and avoiding harmful substances are the four steps to having more energy.

5. *More knowledge.* By reading, talking to people, and asking questions, you can build up your knowledge.

6. *More skills.* Practicing is the best way to master skills. Reading and getting advice from skilled people also helps.

7. *More imagination.* You can even add to this resource. Give yourself time to think out problems and find creative ways to solve them. Use brainstorming to develop new ideas. Imagine new stories, or think of what it would be like to be someone else or live somewhere else. Adding to this resource should be fun.

Source: Foster, A. J., Hogan, J. M., Herring, B. M., & William, A. G. (1988). *Creative living* (3rd ed.) (p. 195). Peoria, IL: Bennett & McKnight. Used by permission of Glencoe, Macmillan/McGraw-Hill.

SUPPLEMENT 22

Climb the Stairway

6. ***Enjoy Your Reward***

- More work in less time
- Wide interests
- Control of emergencies
- Fun of telling others about the smart way you conserve time.

5. ***Take Time Out for Rest***

- Frequent, short rest pauses allow for a longer, more productive activity period.
- Intersperse work with recreation for the good of your soul and body.

4. ***Save Steps, Stoops, Motions*** – They take precious time.

- Arrange materials and tools to do a job the easiest way.
- Store supplies and tools in a certain place.
- Make both hands do useful work.
- Use smooth, curved motions—the fewest possible.
- Use a carrier to take a load instead of "toting."

3. ***Glory in "Omits"*** – The more the better!

- *Eliminate* unnecessary details of a job.
- *Combine* details of a job when practicable.
- *Avoid* extra handling of tools and materials.
- *Do* only those things essential to health, efficiency, and morale.

2. ***Sharpen Your Sense of Values*** – Question every step in doing a job.

- *Why* is it necessary? *When* should it be done?
- *What* is its purpose? *Who* is best qualified to do it?
- *Where* should it be done? *How* is the best way to do it?

1. ***Face Yourself*** – Recognize need for improving time management.

- Have a real incentive to make better use of your weekly allotment of 168 hours.
- Be courageous in discarding valueless old ways and adventurous in finding new and better ones.

Source: Kentucky Department of Education. (1987b). *Single parent/homemaker training for life skills handbook*. Bowling Green: Western Kentucky University.

SUPPLEMENT 23

Maria's Decisions

Frequently, the most difficult aspect in decision making is getting in touch with what the problem is. Read the following story about Maria, then work in groups and determine Maria's problem(s) and make a suitable choice(s).

Maria is a single parent/homemaker who is supporting herself and two sons. She is working in a full-time job as a secretary and is taking a bookkeeping course and a business English course at the community college. Maria hopes to get a better job after she learns bookkeeping; however, her immediate concern is making money. Lately, Maria has been losing control of her temper when she is with her sons. This doesn't happen often, but it happens often enough to scare her as well as the boys. Several times she has found herself screaming remarks that she doesn't mean and has on occasion hit her children hard enough to leave bad bruises. She feels guilty and is sorry afterwards.

Why does Maria lose her temper? Maria cannot cope with being a homemaker/wage earner/student. Her sons complain about the ill-planned meals, lack of clean clothes, and the lack of attention she gives them. Her grades have dropped to a C level. Her bills are piling up. Her ex-husband has been spending less time with the boys lately. He also recently lost his job and can't make support payments. Will you help Maria?

1. What is Maria's problem(s)?

2. What are Maria's choices or alternatives?

3. What are the possible outcomes or consequences of each choice or alternative?

4. Make the choice(s) for Maria.

5. What is Maria's responsibility in the decision(s)?

Source: Kentucky Department of Education. (1987b). *Single parent/homemaker training for life skills handbook*. Bowling Green: Western Kentucky University.

SUPPLEMENT 24

Decision Making for Liz

DIRECTIONS: Read the following case study and use the decision-making method to help Liz make a good decision.

Liz knocked on the door of her sister Rosa's room.

"Come on in. Hey, what's the problem? You look really worried."

"I've got to talk to you, Rosa," Liz said as she sat down. "I've got a real problem. I've found out who is responsible for the shoplifting where I work."

"What's the problem? Why not tell Mrs. Carstairs?" Rosa said. "Then she can do something about it."

"No, it's not that easy. It's Will, her son."

"What! But you really like him."

"I know," Liz said, "that just makes it harder. I couldn't believe it myself at first. Last week I saw Will walk out of the store with two or three sweaters, including a blue one with white stars. He looked at me strangely and called out that he was taking them to his mother. I believed him until I saw him on the other side of town two days ago, with a friend who was wearing the blue and white sweater."

"Oh, come on!" Rosa said. "He probably bought it somewhere else, and Mrs. Carstairs has Will's sweaters at home."

"No," Liz answered. "This morning Mrs. Carstairs told me she's going to raise prices because the shoplifting was still going on. The latest loss was three sweaters! Will wasn't there and I said, 'You mean that blue one?' She asked how I knew, and I just said that I'd liked it and noticed it was gone. But she saw I was embarrassed. In fact, I'm afraid she suspects me now."

"That's difficult," said Rosa. "What are you going to do?"

"I don't know, I really don't," said Liz. "This afternoon I actually saw him put some running shoes in his backpack when he thought no one was looking. But I couldn't bring myself to say anything. And Mrs. Carstairs told us to tell the police if we knew anything about the stealing. But I feel that I can't tell them about Will unless I have more solid proof—and for that I need to follow him around or something. But it seems easier to quit. Only then, how will I earn money for college next year?"

Decision-Making Model

Step 1. Define your problem.
Step 2. Identify and rank your goals.
Step 3. Determine your alternatives.
Step 4. Analyze the consequences of each alternative.
Step 5. Choose the best alternative for achieving your goals.
Step 6. Put your decision into action.
Step 7. Evaluate your decision.

Source: Brenneke, J. S., & Hamill, M. L. (1985). *Decisions: Making personal economic choices* (pp. 3, 7). St. Paul, MN: EMC Publishing.

SUPPLEMENT 25

Resources To Manage

RESOURCE	SUGGESTED ACTION TO CONSERVE RESOURCE
Example: Heating	In order to save heat, David decides to winterize by sealing cracks to eliminate drafts instead of turning up the thermostat.
1. Money	
2. Time	
3. Water	
4. Health	

SUPPLEMENT 26

Reasons for a Spending Plan

DIRECTIONS: Put a + in the blank beside those items you think are reasons for using a spending plan, and a zero beside the items you think would not be benefits of using a spending plan.

a. _____Enables one to earn more money.

b. _____Helps one make future plans.

c. _____Allows one to know how much money is available to work with.

d. _____Determines how much income has already been committed.

e. _____Shows how much money is required for daily living expenses.

f. _____Helps one get the most out of one's money.

g. _____Shows how much money is available for new expenses.

h. _____Increases monthly income.

i. _____Decreases worry over money.

j. _____Enables one to satisfy more of one's wants.

k. _____Provides cash reserve to take advantage of sales and bargain opportunities.

l. _____Enables one to be more self-disciplined.

m. _____Encourages examination of values.

n. _____Helps one to become a regular saver.

o. _____Helps one to understand that money has value other than for immediate expenditures.

p. _____Keeps one conscious of limiting spending to usable income.

q. _____Changes one's values.

r. _____Lessens the number of family arguments over money.

s. _____Lets one know where the money is going.

t. _____Changes the way one spends money.

Source: Ohio Department of Education. (© 1983). *What to do regarding economics and managing resources* (p. 95). Columbus. Vocational Instructional Materials Laboratory, Ohio State University. Used with permission.

SUPPLEMENT 27

Time-Use Record

The following is a suggested form for the summary of how you use your time:

Examples of Activities	Time Used Daily (hours)							Total Hrs.
	SU	MO	TU	WE	TH	FR	SA	
Personal care and dressing								
Meal planning and shopping for food								
Meal preparation								
Taking children to team practice								
Eating meals								
Clearing and washing dishes								
Cleaning and care of house								
Spending time with children (such as reading, playing ball, and so on)								
Shopping for home and family								
Washing and ironing clothes								
Car maintenance								
Activities with family and friends								
Church activities								
Sleep and rest								
Watching TV								
Hanging out with others								
Traveling								
Taking classes								
Talking on the telephone								
Attending children's team sporting event								

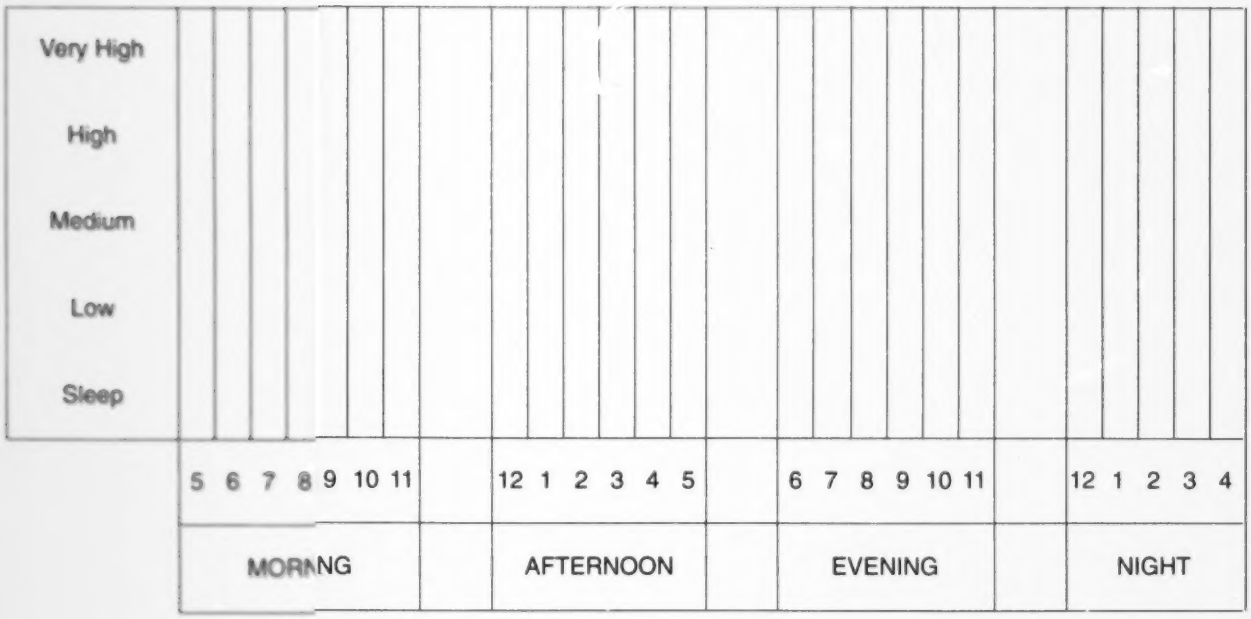
SUPPLEMENT 28

Energy Graph

What Is Your Prime Time?

YOUR ENERGY LEVEL

Chart your energy level for a typical day on the following graph. Above each hour of your day, mark a dot representing your level of energy for that hour. Draw a line to connect the dots and look at your peaks and valleys.



Are you a morning person? Or an evening person? Your prime time is that time of day when you are most likely to be alert, enthusiastic, and creative. Try to use your prime times for important jobs requiring the most attention and effort, saving more routine tasks for low-energy times.

Look for ways to lengthen your high-energy periods. Remember—breaks, relaxation exercises, proper diet, and improved physical fitness can boost your energy level.

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Managing Individual and Family Resources – Notes

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WORLD-CLASS EDUCATION FOR THE 21ST CENTURY: THE CHALLENGE AND THE VISION

VISION STATEMENT

As we approach the 21st century, there is broad-based agreement that the education we provide for our children will determine America's future role in the community of nations, the character of our society, and the quality of our individual lives. Thus, education has become the most important responsibility of our nation and our state, with an imperative for bold new directions and renewed commitments.

To meet the global challenges this responsibility presents, the State of Illinois will provide the leadership necessary to guarantee access to a system of high-quality public education. This system will develop in all students the knowledge, understanding, skills and attitudes that will enable all residents to lead productive and fulfilling lives in a complex and changing society. All students will be provided appropriate and adequate opportunities to learn to:

- communicate with words, numbers, visual images, symbols and sounds;
- think analytically and creatively, and be able to solve problems to meet personal, social and academic needs;
- develop physical and emotional well-being;
- contribute as citizens in local, state, national and global communities;
- work independently and cooperatively in groups;
- understand and appreciate the diversity of our world and the interdependence of its peoples;
- contribute to the economic well-being of society; and
- continue to learn throughout their lives.

MISSION STATEMENT

The State Board of Education believes that the current educational system is not meeting the needs of the people of Illinois. Substantial change is needed to fulfill this responsibility. The State Board of Education will provide the leadership necessary to begin this process of change by committing to the following goals.

ILLINOIS GOALS

1. Each Illinois public school student will exhibit mastery of the learner outcomes defined in the State Goals for Learning, demonstrate the ability to solve problems and perform tasks requiring higher-order thinking skills, and be prepared to succeed in our diverse society and the global work force.

2. All people of Illinois will be literate, lifelong learners who are knowledgeable about the rights and responsibilities of citizenship and able to contribute to the social and economic well-being of our diverse, global society.

3. All Illinois public school students will be served by an education delivery system which focuses on student outcomes; promotes maximum flexibility for shared decision making at the local level; and has an accountability process which includes rewards, interventions and assistance for schools.

4. All Illinois public school students will have access to schools and classrooms with highly qualified and effective professionals who ensure that students achieve high levels of learning.

5. All Illinois public school students will attend schools which effectively use technology as a resource to support student learning and improve operational efficiency.

6. All Illinois public school students will attend schools which actively develop the support, involvement and commitment of their community by the establishment of partnerships and/or linkages to ensure the success of all students.

7. Every Illinois public school student will attend a school that is supported by an adequate, equitable, stable and predictable system of finance.

8. Each child in Illinois will receive the support services necessary to enter the public school system ready to learn and progress successfully through school. The public school system will serve as a leader in collaborative efforts among private and public agencies so that comprehensive and coordinated health, human and social services reach children and their families.

Developed by citizens of Illinois through a process supported by the Governor, the Illinois State Board of Education and the Illinois Business Roundtable. Adopted as a centerpiece for school improvement efforts.

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ILLINOIS STATE BOARD OF EDUCATION
100 North First Street, Springfield, Illinois 62777-0001

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